

**FONDO DE TITULIZACIÓN DE ACTIVOS  
SANTANDER EMPRESAS 9**

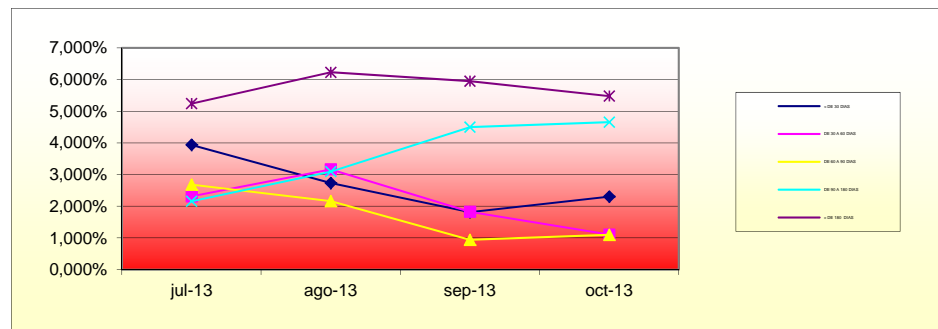
31 DE OCTUBRE DE 2013

<b>MOROSIDAD POR TRAMOS MES CORRIENTE</b>						
	<b>HASTA 30 DIAS</b>	<b>DE 30 A 60 DIAS</b>	<b>DE 60 A 90 DIAS</b>	<b>DE 90 A 180 DIAS</b>	<b>DE 180 A 365 DIAS</b>	<b>MAS DE 365 DIAS</b>
Principal	2.033.830,34	885.005,24	5.054.202,49	20.758.187,65	40.136.116,36	3.877.636,51
Intereses	41.484,91	52.113,68	334.413,12	518.849,39	351.870,00	783.792,46
Derechos de Crédito	22.088.266,58	10.603.750,49	10.510.621,88	44.605.099,96	48.620.834,43	3.877.636,51
Número de Derechos de Crédito	484	158	124	188	357	699
% Derechos de Crédito	2,31%	1,11%	1,10%	4,66%	5,08%	0,40%

<b>MOROSIDAD ÚLTIMOS 12 MESES</b>								
<b>FECHA</b>	<b>NUM. DC'S</b>	<b>SALDO VIVO</b>	<b>NUM.DC'S IMP.</b>	<b>PPAL VENC IMP</b>	<b>INTER VENC IMP</b>	<b>TOTAL VENC IMP</b>	<b>SALDO DC'S IMP</b>	<b>% IMPAGADO</b>
30/04/2012	17.463	2.463.351.324,08	1.549	39.602.964,86	1.287.605,62	40.890.570,48	192.371.262,39	7,81%
31/05/2012	16.980	2.373.552.509,95	1.655	52.753.333,96	1.292.323,91	54.045.657,87	212.979.261,79	8,97%
30/06/2012	16.356	2.210.904.378,25	1.493	54.305.800,04	1.911.297,89	56.217.097,93	231.584.089,29	10,47%
31/07/2012	15.969	2.083.203.417,26	1.471	47.756.431,37	1.984.967,44	49.741.398,81	202.760.445,36	9,73%
31/08/2012	15.718	2.021.989.207,56	1.409	22.303.470,42	1.336.596,57	23.640.066,99	163.938.642,66	8,11%
30/09/2012	15.519	1.978.712.759,45	1.234	19.441.999,77	1.522.143,82	20.964.143,59	151.792.085,24	7,67%
31/10/2012	15.149	1.740.851.834,93	1.591	56.364.503,34	1.617.580,64	57.982.083,98	179.757.581,10	10,33%
30/11/2012	14.765	1.660.682.846,34	1.503	33.200.765,63	1.421.075,07	34.621.840,70	159.310.580,63	9,59%
31/12/2012	14.224	1.565.042.842,45	1.425	31.732.096,27	1.630.466,59	33.362.562,86	133.251.840,73	8,51%
31/01/2013	13.912	1.495.201.145,56	1.438	56.291.380,25	1.289.836,97	57.581.217,22	136.157.103,68	9,11%
28/02/2013	13.570	1.452.538.436,59	1.234	36.281.056,38	642.160,70	36.923.217,08	104.298.068,77	7,18%
31/03/2013	13.214	1.396.458.230,16	2.344	90.359.690,12	1.145.656,70	91.505.346,82	178.216.404,06	12,76%
30/04/2013	12.323	1.334.595.154,73	2.355	85.561.259,22	1.379.080,76	86.940.339,98	174.645.314,87	13,09%
31/05/2013	11.228	1.275.589.624,61	2.388	82.577.044,19	1.473.086,78	84.050.130,97	193.517.026,82	15,17%
30/06/2013	10.445	1.204.353.734,08	2.394	71.127.392,34	1.532.748,43	72.660.140,77	174.565.259,62	14,49%
31/07/2013	9.670	1.127.726.911,29	2.346	77.010.038,48	1.566.987,38	78.577.025,86	184.276.365,24	16,34%
31/08/2013	9.297	1.095.767.128,01	2.267	85.024.770,32	2.235.709,83	87.260.480,15	190.544.271,23	17,39%
30/09/2013	8.794	1.072.360.561,82	1.955	87.978.618,15	2.174.899,65	90.153.517,80	161.187.202,00	15,03%
31/10/2013	8.301	958.031.256,80	2.010	72.744.978,59	2.082.523,56	74.827.502,15	140.306.209,85	14,65%

MOROSIDAD POR TRAMOS DE LTV						
	HASTA 30 DIAS	DE 30 A 60 DIAS	DE 60 A 90 DIAS	DE 90 A 180 DIAS	DE 180 A 365 DIAS	MAS DE 365 DIAS
Principal	1.287.782,94	608.362,08	5.245.041,38	20.679.611,28	37.968.724,03	3.402.206,94
Intereses	44.244,66	48.501,42	310.415,50	536.820,90	366.037,66	785.739,70
Derechos de Crédito	28.766.662,01	9.412.916,72	8.305.748,35	46.179.602,14	46.639.341,25	3.402.206,94
Número de Derechos de Crédito	594	154	60	215	358	692
% Derechos de Crédito	3,12%	1,02%	0,90%	5,00%	5,05%	0,37%
L.T.V.	8,00%	35,00%	61,00%	25,00%	50,00%	6,00%

MOROSIDAD HISTORICA				
	31/07/2013	31/08/2013	30/09/2013	31/10/2013
< DE 30 DIAS	3,938%	2,735%	1,814%	2,306%
DE 30 A 60 DIAS	2,314%	3,167%	1,828%	1,107%
DE 60 A 90 DIAS	2,686%	2,163%	0,941%	1,097%
DE 90 A 180 DIAS	2,161%	3,095%	4,499%	4,656%
> DE 180 DIAS	5,242%	6,230%	5,949%	5,480%



<b>PROPIEDADES TRANSITORIA</b>	
<b>Saldo actual</b>	17.319.393,42 €

<b>WRITE-OFF</b>	
<b>Saldo actual</b>	134.710.511,64 €

<b>Contenciosos</b>	
<b>Saldo actual</b>	46.159.743,49 €

Contenciosos: Préstamos sobre los que el cedente va a iniciar acciones judiciales. Esta cantidad está incluida en el cuadro de morosidad superior a 365 días

<b>Perdidas de la Cartera</b>	
<b>Saldo actual</b>	93.580.613,09 €

FALLIDOS Y RECUPERACIONES MENSUALES ACUMULADOS				
FECHA	FALLIDOS	RECUPERACIONES	ENTRADAS ADJUDICADOS	% RECUPERACION
31/12/2011	7.279.298,94	-	-	-
31/01/2012	8.705.877,86	-	134.282,10	-
29/02/2012	9.203.651,32	180.990,73	215.499,90	2,08
31/03/2012	10.457.322,95	1.573.681,18	1.590.647,82	17,10
30/04/2012	22.589.470,43	2.090.093,78	1.590.647,82	19,99
31/05/2012	31.809.562,19	2.172.101,38	3.154.821,33	9,62
30/06/2012	49.224.169,64	2.449.344,06	3.154.821,33	7,70
31/07/2012	76.118.056,82	4.192.546,49	27.209.171,84	8,52
31/08/2012	87.870.342,11	4.569.290,63	27.509.105,00	6,00
30/09/2012	95.672.192,91	4.706.398,95	27.509.105,00	5,36
31/10/2012	108.040.598,75	5.031.037,73	28.863.451,14	5,26
30/11/2012	117.687.459,15	6.620.808,44	29.743.252,09	6,13
31/12/2012	125.385.260,61	7.674.382,88	32.864.634,40	6,52
31/01/2013	134.187.113,81	7.828.806,22	32.945.316,23	6,24
28/02/2013	149.191.286,21	9.533.953,84	33.272.146,85	7,10
31/03/2013	181.389.009,69	10.053.792,72	33.967.507,82	6,74
30/04/2013	194.337.071,83	10.448.512,78	34.061.610,10	5,76
31/05/2013	200.651.138,64	11.045.197,30	35.307.359,85	5,68
30/06/2013	225.901.290,64	13.318.718,14	35.601.146,10	6,64
31/07/2013	232.156.006,63	14.720.395,85	35.698.647,08	6,52
31/08/2013	234.869.315,45	16.493.734,89	35.847.066,82	7,10
30/09/2013	241.174.441,87	16.778.083,01	36.069.818,25	7,14
31/10/2013	258.119.991,18	18.150.595,78	39.420.355,25	7,53

% Recuperación: total recuperaciones n / total fallidos acumulados n-1